Excess Protection Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Limited Product: Excess Protection

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us.

What is this type of insurance?

This is an Excess Protection insurance policy which during the period of cover in the event of valid motorcycle insurance claim(s) will pay the excess payable.

What is insured?

- ✓ In the event of a valid motorcycle insurance claim we will pay the excess payable under that claim, for the below events, up to a maximum of £600 during the period of cover
- ✓ The excess payable on a settled motorcycle insurance claim where you are unable to recover your excess from a third party and are therefore at fault
- ✓ The excess payable, in the event your motorcycle insurer deems the motorcycle insurance claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled

What is not insured?

- ✘ Any amount over and above the maximum claim limit of £600 in the period of cover
- ✘ Any excess in respect of glass damage or key excess
- ✘ Any claim where the excess has been waived or where a third party has reimbursed you or made good any loss or damage in respect of which you have or would otherwise have claimed against your motorcycle insurance policy
- ✘ Any claim which occurs whilst the insured motorcycle is being used and/or ridden off road, on any race track, circuit or other prepared course
- ✘ Any claim which has occurred within a country which is not covered by your motorcycle insurance policy

Are there any restrictions on cover?

! The maximum claim limit of £600 during the period of cover

Where am I covered?

- ✓ UK, Channel Islands and Isle of Man
- ✓ Europe if cover on the motorcycle insurance policy has been extended

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must pay the premium on time
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to

When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.

When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy scehdule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.

How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.